State Superintendent of Insurance Otto fuilding yesterday to take a look at the five \$36 a day inspectors who have under-taken to canvass the 400,000 ballots cast in the recent election in that company.

The inspectors, who have been drawing neir pay from the policyholders for about weeks now, told the Superinte they were getting along splendidly with the preliminaries. To be sure they haven't counted a vote yet, but they are just about ready to begin, and when they once get under way there will be no stop-

Almost all the ballots and proxies have sed over the "ge-go" tables, where they have been geographized, and the alphabetizing and adjudicating processes are moving along smoothly, but within the speed limit. The State Superintendent had nothing to pay for publication.

There has been a good deal of misunderstanding in regard to the system which the \$35 a day inspectors in the New York Life have been following in canvassing the votes. The inspectors have maintained that the most notable feature about it was its simplicity. They are very proud of the system. It was one which they devised lves, and is in their opinion for practical purposes very much superior to the colored card system which the Mutual Life inspectors-same pay, \$35 a day-have adopted.

The Mutual system was devised by expert accountants and, working under it, ing 15,000 of the 300,000 ballots that were east in that company. The New York Life inspectors believe that the simplicity of their system will bring them out on top in the long run. They are figuring on making a hot finish as soon as they get the preliminaries arranged.

The New York Life inspectors have drawn

up a set of instructions which sets forth their system in its simplest terms.

"The fundamental idea of the method. says the bill of instructions, "lies in a direct grouping of the ballots as they are opened into classes, which are immediately subdivided and arranged for the purpose of bringing together duplicates-finally arriving at an assortment of all the votes ballots and proxies) into a few simple classes, which are then in a position to be rapidly tabulated and counted."

The list of instructions explains in detail just what the inspectors have been doing for that \$35 a day for the last four weeks They first proceeded "to divide the ballots and proxies into four classes, namely, ballots voted in person, ballots voted by mail, ballots voted at the polling place by the international committee and ballots voted by proxy." Then the ballots were worted by proxy." Then the ballots were separated into groups by States, Territories and foreign countries. As they were removed from their great classes they were stamped by a rubber stamp, "thus indicating their sources of origin." The envelopes containing the ballots were fastened to the ballots by means of a machine.

The ballots were then sub-classified into the following nine heads: Administration ticket, valid, void, protested or doubtful; international committee's ticket, ditto; split ballot, ditto.

The bill of instructions continues:
"All the ballots are then to be arranged phabetically within their various groups order to have them in convenient form

in order to have them in convenient form for the next step."

The next step, it is disclosed, is to have the ballots placed in uniform bundles of 500 each with a descriptive sheet attached indicating the contents. If the inspectors have time it would be a good plan, the instructions suggest, to have "these bundles in the content of th and recorded '

Now having geographized and alpha-betized the ballots, they are to be checked off against the list of voters. The instruc-"It should also be noted that four dif-

ferent colored pencils are to be used to designate the four great divisions."

This color scheme isn't anywhere near so elaborate as that used by the Mutual. The next step up at the New York Life to stencil the lists upon sheets having ine columns ruled to receive the necessary

marks."
All the foregoing applies only to ballots.
There is a slightly different scheme for the Now they are almost ready to count,

"When all the ballots and proxies have been this arranged and sorted the bundle will be recounted and the tally sheets adusted, footed and tabulated, summaries seing drawn up foresch of the four divisions. by States showing the adjusted numbers of ballots under the nine classes originally laid down, with also a tenth class (not reographically divided, for duplicates. Classes covering split ballots will then be canvassed to record the detail of those votes, which may if voluminous be facili-tated by use of machines."

The inspectors themselves, it is stated, must personally canvass the three protested or doubtful classes, specifying their findings, which will then also be recorded on tally sheets. This, it is supposed, is where the adjudicating tables come in. There will probably be a good many thousand ballots protested by both sides and it's going to take several \$35 days around the adjudicating tables to settle things.

Finally:

"The tallies under the various classes (nine for each State) being now complete, a full summary of all the votes by States (excluding duplicates and unlocated names) will be quickly prepared, to which being added the results and duplicates and unlocated names of the results are successful.

located names and diplocates and unlocated names a final result appears."

But there may be some hitch. The bill of instructions provides for that:

"Should any difficulty occur in excluding the results of ballots on proxies in event of the original classification being changed the correct deduction can only be found by sting the relative proxies and observing how many of them had been effective. This would be a little troublesome but by no means impracticable and for extreme purposes the whole proxies might be re-assembled, with the ballots and actual tabulation of all the ballots noted for this

Now that the New York Life system has been made perfectly clear, it is hoped that somebody will try to put the Mutual's on

St. Vincent de Paul Society Appeals. The Society of St. Vincent de Paul made its annual Christmas appeal recently for contributions to maintain its many works of charity. The amount received, how-ever, has fallen so far below that of previous wer, has fallen so far below that of previous years and is so inadequate to meet the society's needs that another appeal has been made. Funds are very much needed to pay off the debt incurred in the work of children's vacations last summer and for the maintenance of St. Elizabeth's Home for Convalescent Women at Spring Valley, N. Y.; the Catholic Home Bureau and other special works in this city. John J. Barry, 575 Lafayette street, is treasurer of the society.

City Has More 4s to Sell. Comptroller Metz will advertise to-morrow for bids for \$30,000,000 of corporate stock bearing interest at the rate of 4 per cent.; \$20,000,000 worth of these bonds will be sifty year bonds and the proceeds will be spent for various municipal improvements. For street and park openings \$2,500,000 of ten year bonds will be issued, while Mr. Metz will make another effort to sell \$1,500,-000 of twenty year bonds to provide funds for the new Board of Water Supply.

"It's funny, but it's true," sighed the gray headed man, "that most all the blushing that is done in New York nowadays is lone by men. Novelists ought to make a note of that. If they want to be strictly note of that. If they want to be strictly at curate in their attempts to portray contemporaneous New York life they must cut out that old fashioned phrase 'He blushed likes a girk.' That doesn't mean anything now. Girls don't blush any more; that is, New York girls don't. Not for an age have I seen a feminine face suffused with the fush romantic. But I've seen men blush, lots of 'em. It behooves authors to bear that physiological change in mind and whenever they write about a G. B. S. epigram or anything else that proves a little too strong for feminine seusibilities they will have to describe its effect on the abashed studitor by saying 'She blushed like a man.'

The old buildings in Stanton street formerly occupied by the Pro-Cathedral and its associated organization have reand its associated organization have recently undergone a change of name. "The
House of Aquila and the Chapel of St.
Priscilla' is the present designation of the
buildings, which have been named appropriately in reference to the dwellers in
the neighborh vod. Both the saints after
which the houses were named were
Hebrews. In looking about for titles suited
to their mission buildings, these two
Hebrew saints were selected as the most
appropriate. The incident is interesting,
as the Episcopal Church has not hitherto
honored its Hebrew saints in this way.

The extraordinary physical agility denanded of the music critics in "covering" peratic performances at the Metropolitan and Manhattan on the same night suggested to a certain newspaper man an idea which he sought to unfold to Osear Hammerstein. That ambide:ctrous impresario was engaged at the time in O. K.-ing bills with his left hand, while superintending a rehearsal with his right, but he amiably lent an ear—one ear—to the man with the

idea, who suggested:
"Why not keep an automobile—two
automobiles—in which to whisk the music prities from house to house, thus saving their time and temperament, and enabling them to write longer reviews of your re-markable productions? Such a bit of enter-prise would be chronicled in the press

prise would be chronicled in the press everywhere, and would be a tremendous free advertisement for you."

But Oscar 'round him drew his cloak, folded his arms, and thus he spoke:

"My music halls and bowers shall still be open to the people's will—to each one with the price, howe'er unfashionable he appear. My opera is the public's own, from bravura to semitone; the House of Hammerstein's his Own, and never shall in friendly grasp the house of such shall in friendly grasp the house of such as Conried clasp. But, pardon me, a libretto I am adapting in my spare moments keeps running through my head, and then, as Bernard Shaw would say, 'It's so much easier to speak in verse than in prose.' Your suggestion, my dear fellow, is well meant, but you do not know me. I, Oscar Hammerstein, send automobiles to Broadway? Why, the Metropolitan will soon be sending them here to fetch our over-flow. No, you do not understand. Je suis le roi!"

The widespread popularity of the Teddy ears has played hob with the "bear skin" market. Long before Teddy bears were even thought of the soft, furtike cloth from which they are made was christened bearskin," and is so known in the dry goods world. It is largely used for making coats for small children. Manufacturers of Teddy hears are able to use such large quantities of it that their orders get a preferquantities of it that their orders get a preference over the usual orders from mercantile houses. As a result there is a scarcity of the cloth in the trade and the local wholesalers are driven to distraction to find a way to appease their clamoring customers. They are able only partly to fill all orders for the stuff, while the factories are working overtime to produce it.

A woman who had engaged board for two cats at an animal's boarding house stopped at the desk on her way out and said:

"Oh, by the way, I forgot something. What do you give your cats for Sunday dinner?" "The regular fare," said the proprietor.

"I would like you to make an exception in the case of my cats," said the woman. "They have been used to special dishes at home on Sunday, and I am sure they would miss them very much. I am willing to pay for the extra care and expense

pay for the extra care and expense."

"That," grumbled the proprietor, after acceding to her request, "is one of the peculiar phases of this business. Half the people patronizing a place of this kind insist upon our providing a few choice tidbits for the Sunday dinner of their pets. It is bound to ruin their digestion, but whenever there is a clause in the contract to that effect special Sunday and holiday fare

Huddled up in one corner near the radiator the book agent saw a man who was fairly sneezing his head off. "Seem to have a had cold," ventured the

"Awful," sneezed the sufferer.

"Got a doctor?" asked the agent. "No," said the other man.
"Better get one," the agent advised. "If

you have no regular physician I can give you the name of a man who cures colds like magic."

like magic."

He gave the doctor's address and offered to stop and send him around if the man with the cold so desired. That night the book agent reviewed his day's work.

"Nary a book sold," he said, "but I discovered four patients for that jay doctor around the agenter, and he'll give me half of his day's book. He owes nine-tenths of his practice we me. He didn't have a patient when I met him. I volunteered to keep my eve open for sick people while in keep my eye open for sick people while in pursuit of the elusive book trade, and when found one who was a stranger in town and had no regular doctor to try to work him in. I succeeded so often that he now has a decent practice, and I earn more off my commissions from him than through my

Wassily Safonoff, the Russian conductor, is prouder of his eight children than of all his achievements in the realm of music. He never allows his friends to forget the existence of this happy family, which is still in Russia. In order to illustrate his entpusiastic talk about his children Mr. entrusiastic talk about his children Mr. Safonofi carries about with him a large photograph which shows the family lined up like the pipes of an organ. It is so divided that it folds into a size that can be carried in the pocket. Wherever he may be Mr. Safonofi never fails to take out the frame and exhibit his family to his com-

"It isn't alone the high rates that keep me from using cabs in New York," said the returned traveller, "but the fact that in America the cab is the slowest known

form of transit.

"If you take a cab in I endon and trot briskly past the lumbering stages you feel that you are covering ground rapidly. Nothing else is going so fast as you are.

"If you ride in a cab in New York the trolleys shoot past you, the elevated train dashes over your head and the automobiles whizz by with a speed that is simply maddening. I wear myself out mentally pushing on the cab reins. It is less fatiguing to walk." form of transit.

There are no seasons for the New York merchant. Spring flowers bloom in the florist's window in midwinter and the dry goods stores show lingerie frocks and fur coats side by side. The markets are full of coats side by side. The markets are full of new potatoes, strawberries, artichokes, mint, spring lamb and other delicacies of the early summer, and the shops are per-fect mountains of thin muslin underwear, which by common custom is always dis-played the day after Christmas. Daisies, sweet peas and white lilacs appear at all the florists' and the furnishings for sum-mer cottages are being prepared for im-mediate display.

BRET HARTE ABLY DRAMATIZED RY PAUL ARMSTRONG.

Best Work of the Author of "The Heir to the Heorah" and the Most Interesting. Human and Convincing of Western Melodramas-Miss Robson's Able Company

After a rather dreary season of imitation comedies Miss Eleanor Robson last night put on a Western melodrama, and with the aid of a finely atmospheric production and a very able company scored a success that is likely to get the repertory bee out of her bonnet for the remainder or the season at the Liberty.

In gracefully acknowledging his debt to Bret Harte Mr. Armstrong said that the dramatic candle had this in common with the fixed star of fiction, that they were both wandering story tellers who wrote of things they had seen as they had seen them. The result is by far the best work of the author of "The Heir to the Hoorah," and the most interesting, human and convincing of recent Western melodramas. Except for the presence of the familiar but far from dear cad of a disappointed lover, in fact, the sheer simplicity and impassioned truth of the story would have gone far toward raising it out of the class.

"Salomy Jane's Kiss," as Bret Harte called his brief story, is a tale of picturesque and primitive passion. A young desperado, about to be hanged for cause, is asked by a thoughtful vigilante whether he has any word to send to his people. He answers that he has no people. A slouching, beautiful daughter of Kentucky, wooed in vain by many lovers, is witness of the capture, and half in romantic tenderness, half in grim humor, the vigilante suggests that he assume the office of kissing him good-by. The kiss awakens the dormant passion in both of them, fires them to heroic attempts and ends by the escape and regeneration of the desperado and his marriage to the slumberously passionate Southern belle.

Mr. Armstrong has seen fit to introduce scene in the first act in which the heroine meets the hero before his capture, and coneives an admiration for him as the slayer of a wretch who has insulted her. The incident assumes in Salomy a barbaric truculence of hatred beyond anything in the original: but it is far from being untrue to the type, and it serves a useful purpose in rendering theatrically comprehensible the emotions which Bret Harte derives olely from the scene of the kiss.

Throughout the character is portrayed with a fine and manly appreciation of ripe, virginal passion. The lines are of the simplest, but they are struck white hot out of the heart of genuine passion. In all essentials, this is the Salomy of Bret Harte, and it gives to the American stage a figure of blood and fire as rare as it is splendid. This character, with Mr. Moody's husband and wife in "The Great Divide," absolves our theatre from the charge of aniemic

for her comedy graces and charms. But t gives an opportunity such as she has not had since her attempt at Juliet for the portrayal of primitive passion, and—potentially at least—of a passion that is tragic. In the matter of impersonation she does not go beyond Salomy's languid frontier slouch, but inwardly she is the character to the life. In a few passages of angry sarcasm she is unerringly high spirited and trenchant, while she throws into the few brief love scenes an abundant fervor well controlled.

The character of Salomy's lover is limned in a few telling strokes, which H. B. Warner interprets with his unfailing strength, simplicity and charm. As her feudistic Kentuckian father, James Seeley is very simple of the control simply and appealingly human.

In sketching the subsidiary characters in the play, of which at most Bret Harte has supplied the names, and not always that, Mr. Armstrong has found scope for much observation and sympathetic humor. The observation and sympathetic humor. The hand of the man who made a play centre in a cradle is again appealingly evident in the portrait of three frontier children, prettily played by Donald Gallaher, Frances Fuller and Ruth Wells. And there is here no attempt at the fashionable folk of civilization to run the sense of resility. on to mar the sense of reality.

One of the most attractive people in the one of the most attractive people in the story is Yuba Bill, the stage driver, played in a capital vein of broad humor by Ralph Delmore, who falls in love with little Anna May, daughter of the man who had shot him while holding up his stage, and marries the highwayman's widow in order "to have a little thing like that all for his own." Quite as telling, and far more poignantly true, is the mother of the children, honest and formidable spouse but not disloyal and formitable spouse but not disloyar companion of the stage robber. The intricacies of the primitive woman have seldom been as truthfully and movingly portrayed, and Ada Dwyer interprets them with her own rare perfection of sympathy

Quite astonishing as a feat of virtuosity in impersonation is the work of Reuben Fax as a duelistic Kentucky Colonel, who picks quarrels on the most hairsplitting points of bone, and gets out of the honor, and gets out of the consequences y virtue of a code as supple as that detailed y Touchstone. Every accent was studied with the utmost precision, every gesture a triumph of imagination and a surprise

A typical Bret Harte gambler was very ably played by Holbrook Blinn. To name the actors, in short, is to praise them. Sel-dom on any stage has there been a more perfect ensemble.

Of the four solid and finely atmospheric scenes the most striking was that of the first act, which showed the meeting of vigilantes in the redwoods. On the stage of the Liberty the trees seemed quite as large as life. Emphatically, however, Miss Robson has not taken to the tall timbers. "Salomy Jane" is her most emphatic suc-scess since "Merely Mary Anne," and a play of far more freshness and originality.

THE SYMPHONY ORCHESTRA. Leo Schulz Plays a Pretty 'Cello Concerto by Lindner.

The sixth subscription concert of the New York Symphony Orchestra took place last night at Carnegie Hall. The programme consisted of Mozart's G minor symphony, Lindener's 'cello concerto, Debussy's "L'apres-midi d'un faun" and 'Fetes," and Berlioz's "Benvenuto Cellini" overture. The solo player was Leo Schulz, first 'cellist of the orchestra, who was not cordially welcomed by the audience. Cares Thomson, the eminent violinist, was to have been the soloist, but he was kept in Europe by illness and Mr. Schulz took his place.

The concerto which he played was un-'amiliar to local concert halls. It has the merits of tunefulness, clear and fluent instrumentation and most favorable display of the capacities of the 'cello. The brief slow movement, which follows the opening allegro without interruption, is singularly happy in its graceful simplicity. In the finale the ideas run pretty thin, but on the whole it is what may be called lit-

erally a pretty concerto.

Mr. Schulz is a master of his instrument, and he seemed to be fond of the music. He played it with beautiful tone and adequate technic. The abundant difficulties of the first movement he surmounted with consummate skill, and he played the slow movement with exquisite finish. Altogether he gave an admirable performance, which the audience received with hearty

which the audience received with hearty applause.

It is a great comfort in these days of tone problems, riddle music, horror songs and dayil symphonies to sit through a per-formance of such a composition as that of Mozart heard last night. One does not have to dig up dead legends or decayed poetry, to read buried literatures or to study crudita programme books. To understand this

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music it is not necessary to think about anything at all. All you have to do is to listen and be happy.

Also, it is unnecessary for a conductor to exploit a "reading." If he will not press too heavily on the strings, as Mr. Damrosch did at times last night, nor have too many of them, as he did all the time, but will let everything sing itself out into liquid sunshine, as Mr. Damrosch did best in the first povement, the symphony will take care of novement, the symphony will take care of itself. There was an occasional want of unanimity among the strings last night, but on the whole the orchestra played well

SOME IDEAS OF PUCCINI. le Hopes Some Day to Write an Opera on an American Subject.

The visit of Giacomo Puccini, the disinguished composer of Italian opera, is rousing interest among lovers of music. Mr. Puccini bas already shown himself to be interested in the new public with which he has come in contact, and yesterday at the Hotel Astor he spoke briefly but significantly of his artistic beliefs and his

"I have not any very great sympathy with what is called 'musical veritism,' said Puccini. "I believe in giving as nearly, as artistic exigences will permit, expression to life and nature. But music also has its rights, and concessions are not only desirable, but also inevitable. Like all Italian composers of the day who have any claim at all to originality, I am moving in the direction of musical Endividualism, that is an imitator of Wagner, Verdi or Ponchielli. My temperament compels me to prefer theatrical music to the music of the concert room. I love drama, passion, pathos, contrast, such as I have endeavored to 'Manon Lescaut' I consider virtually the first of my serious efforts. If I have a preference for any of my works it is for "La Bohème' and 'Madame Butterfly.' The last named opera is perhaps my favorite. I love it, and 'La Bohème', because they give the fullest expression to my tempera

"At present I am planning a new opera which I may name either 'Conchita' or 'Sevilla.' It will be suggested by an audacious novel by Pierre Louys, author of 'Aphrodite,' entitled 'La Femme et le Pantin.' Possibly the libretto will be written by my friend Illica. Later, if I find a suit-able theme to work on, I may try my hand at an American opera, dealing, perhaps with some story of the Bret Harte type. think I could imagine the atmosphere and the environment of such a work, as I did in the case of 'Madame Butterfly.'

May I be pardoned for mentioning that "May I be pardoned for mentioning that I once attempted an opera dealing with Marie Antoinette? After wasting a year upon it, however. I found that it did not begin to be interesting until it was nearly ended. So I threw it away.

"I have heard the 'Salome' of Richard Strawas three times. Once I journeyed from Strausa three times. Once I journeyed from

Paris to Milan to attend a rehearsal of that work. I have also heard 'Salome' in Dres-den. In my opinion it is the most wonderful

it greatly.

"No, I am not attracted by AmericanIndian subjects. Real Americans interest
me more than redskins.

"I hope to remain here at least one month
and during that time to hear more works

AT THE OPERA HOUSES. Miss Farrar Gives an Artistic Impersonation of Gounod's Marguerite.

Geraldine Farrar's Marguerite in "Faust' vas on exhibition once more at the Metropolitan Opera House yesterday afternoon and it was an exhibition well worth attend ing. Her impersonation is one of striking merit. It has the charms of youth, in genuousness, gentleness, beauty and tenderness. Dramatically it is one of the finest Marguerites ever seen on the local stage. Vocally it is one of her most praiseworthy achievements. Especially in the garden scene, in which it was possible to keep her voice within moderation, she sang exquisitely. Her "Roi de Thule" was a gem and in "Laissez Moi" she showed

Mr. Plancon being indisposed Mr. Journet sang Mejistojeles admirably. His voice was in good shape and his style was excellent. Mr. Rousselière was in poor roice as Faust. Mr. Stracciari was a re-Valentine. Mr. Bovy conducted. At the Manhattan Opera House yesterday afternoon "La Traviata" was repeated with Mme. Melba as Violetta. Naturally with Mme. Melba as Violetta. Naturally there was a large audience, which was probably not deeply edified by the Alfredo of Mr. Bassi. In the evening a large audience listened to "Il Trovatore," sung by the cast which has given it heretofore. "Lohengrin" was sung at the Metropolitan. Mmes. Fleischer-Edel and Kirkby-Lunn, Messrs. Burrian and Goritz were the principals.

New High Record for Boston Stock Ex

change Seat. Boston, Jan. 19 .- The Boston Stock Exchange seat of Alexander G. Fisk of Harvey Fisk & Sons has been sold to Charles T. Lovering, Jr., for \$33,500, a new high record. The last previous sale was at \$37,500, FLOODED BUILDING COLLAPSES. Five Floors of Wholesale Grecery Fall to

Cellar-Ohio River Still Rising. CINCINNATI, Jan. 19 .- Weakened by the Ohio River flood, the floors of the five story building occupied by the A. Janzen Company, wholesale grocers, collapsed to-night. About \$70,000 worth of fine groceries were precipitated into the cellar, which is flooded.

The firm had spent all day moving goods apstairs out of the reach of the rising waters. A report that one or more men were buried in the wreck was denied by Mr. Janzen, who said nobody was in the place.

A high wind and rainstorm to-night caused much damage. Signs were blown down all over the city, as were chimneys and small structures.

The Ohio River is hourly growing more threatening. At 9 o'clock to-night the official stage was 62 feet 8 inches, with the rise steady at almost an inch an hour. In a statement issued at 9 o'clock to-night the local Government weather observer

"Except for the continued slow rise in the river the flood situation was practically unchanged to-night, but more rain and high winds will now add to the gravity of

the situation during Sunday."

The silent sweep of the rising waters is as amazing as it is resistless. Sedate citizens this morning rubbed their eyes on discovering, tied to trees on their lawns, good sized steamboats. In Cincinnati to-night 2,500 homes are inundated and aban-Ten thousand persons are Forty thousand men are thrown out of employment. Three thousand persons have been driven from their homes, in

ver-the-river towns. Service has been interrupted or stopped on ten street car lines of Cincinnati. port and Covington. Churches, school houses, public buildings and billiard rooms are occupied to-night by the needy with-out other shelter, and the municipality aided by charitable organizations is feed-ing them. Mild weather, the thermometer ing them. Mild weather, the thermometer lingered near 70 to-day, is a blessing to he shelterless

Lawrenceburg, Ind., twenty miles below here, is reported in a state of terror to-night, as the ten foot dam that shuts out the Ohio River is giving way in places. Everybody is moving or getting ready to

NEW BANK FOR HONDURAS

Backed by Chicago Capital-Extensive Privileges Granted It

NEW ORLEANS, Jan. 19.-It is announced from Honduras that a franchise has been granted to Americans and all the arrangenents made for the opening at San Pedro, in Honduras, of the Honduras and United States Bank, with a subscribed capital of \$1,000,000, with the right to increase to 10,000,000 pesos, and to operate for fifty vears.

The bank is the second financial instituion established in the republic and is entirely financed by Americans, principally of Chicago. It is granted exclusive right operate in Honduras except in so far as it conflicts with the Bank of Hondums, established in 1889 and until now the only bank in the republic. It is authorized to issue bills, bonds and coins of the smaller denominations.

denominations.

The bank can establish branches in any part of the republic. It receives free use of the Government telegraph lines; it is exempted from taxation ordinary or ex-, traordinary, or forced contributions, and its employees are not liable to military service. It will be operated mainly as a mortgage bank to develop the agricultural nd mineral resources of Honduras.

MR. GABRILOWITSCH'S RECITAL. The Young Russian Planist Gives a Notable

Display of His Art. Ossip Gabrilowitsch gave a piano recital resterday afternoon in Mendelssohn Hall. The programme consisted of Beethoven's G minor rondo, opus 31, a prelude, sarabande and gavotte by Bach, Schubert's "Moment Musicale" in A flat, and minuet in E minor; Chopin's sonata in B flat minor, two pieces by Arensky, and numbers by Leschetitzsky and the pianist himself.

Mr. Gabrilowitsch used to be a very young man with a certain youthful timidity, which caused him to overelaborate all his points and expose his methods. He has become a sound and mature artist. He plays now with breadth, spirit dignity and emotional warmth. The recital which he gave yester-day was one of the most admirable displays of the pianist's art that have been heard in New York this season. A large audience paid it the tribute of enthusiastic ap-

Charles A Peabody Salls.

Charles A. Peabody, president of the Mutual Life Insurance Company and director of the Union Pacific and other Harriman roads, sailed yesterday on board the White Star Line steamship Celtic, which is bound for Italy and Egypt. Mr. Peabody was not disposed to talk. Dr. Grenville M. White, chief of the medical department of the Mutual Life, will have charge of the company's affairs in the absence of Mr. Peabody. GET ALL THE HEAT VALUE OUT OF YOUR COAL BY USING

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Reposing here and there in these shops are a number of beautiful things that have some particular meaning, from a sense of the quaint and unusual. In the lighter vein of the Chippendale, Sheraton, Hepplewhite and Colonial

periods - these pieces possess a certain subtle charm of strong individuality and simple refinement.

Grand Rapids Furniture Company

34 and 36 West 32d Street Between Broadway and Fifth Avenue

Summer and the contraction of th

MARINE INTELLIGENCE.

MINIATURE ALMANAC THIS DAY. un riscs....7:16 Sun sets......4:58 Moon sets. . 11:56 RIGH WATER THIS DAY. Sandy Hook.12:15 Gov. 1sland..12:47 Hell Gate...2:40

Arrived—Saturdax, Jan. 19

Sa Rhein, Bremen, Jan. 6.

Sa Vancouver, Barry, Jan. 5.

Sa Weehawken, Beifast, Jan. 1.

Sa Atrato, Kingston, Jan. 14.

Sa Seguranca, Havana, Jan. 15.

Sa Bermudian, Bermuda, Jan. 17.

Sa Pretoria, Demarara, Jan. 18.

Sa Valdivia, Aux Cayes, Jan. 5.

Sa Etona, Matanzas, Jan. 14.

Sa Ei Monte, Galveston, Jan. 12.

Sa Brunswick, Brunswick, Jan. 15.

Sa City of Columbus, Savannah, Jan. 16. Arrived-SATURDAY, Jan. 19

Ss Umbria, from Liverpool, for New York.
Ss La Lorraine, from Havre for New York.
Ss Minnehaha, from London for New York.
Ss Kroonland, from Antwerp for New York.
Ss Potsdam, from Rotterdam for New York.
Ss Furnessia, from Glasgow for New York.
Ss Neckar, from Bremen for New York.
Ss Patricia, from Hamburg for New York.

OUTGOING STEAMSHIPS. Sail To-day.

retoria, Hamburg. Sall To-morrow Satt Tuesday, Jun. 22 Fronprinz Wilhelm, Bremen.. 8 30 A M Preystoke Castle, Argentina.. 9 00 A M

INCOMING STRAMSHIPS.

Due To-day. Louislana..... Norman Prince. Chicago City...

Galveston Antwerp Hamburg Glasgow Nassau Savannah Jacksonville Due Tuesday, Jan. 22. La Campine
Kalser Wil. der Grosse..
Brandenburg
Ethlopis
C. F. Tietgen
Prinz Eitel Friedrich... Glasgow... Christiania. Kingston... Galveston...

By Marcont Wireles Ss Bluecher, for New York, was 1,100 miles off Sandy Hook yesterday morning. Ss Philadelphia, for New York, was 95 miles east of Nantucket lightship at 7 A. M.

JOTTINGS ABOUT TOWN.

The Missouri Society will hold its eighth annual dinner at the Waldorf-Astoria on January 31. Secretary of the Treasury Shaw, President Jesse of the University of Missouri, Bishop Talbot of Pennsylvania, Senator Warren of Missouri, Comperoiler Metz and Festus J. Wade of St. Louis are announced as the speakers.

## HORNER'S FURNITURE

Newest Ideas Finest Materials Best Workmanship Lowest Cost

The Standard in Quality and Style.

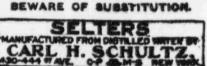
In view of the positive advance in Furniture consequent on the advanced cost of production now in force, intending buyers will effect a material saving by purchasing at PRESENT LOW PRICES.

R. J. HORNER & CO., Furniture Makers and Importers. West 23d St West 24th St 61-63-65 36-38-40



Sheraton Dining Rooms. Chippendale Dining Rooms. Single pieces if desired.

Schmitt Brothers, Furniture Makers. 40 East 23d.



CARL H. SCHULTZ.